DECLARATION AND POWER OF ATTORNEY FOR ORIGINAL U.S. PATENT APPLICATION

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: ONLINE ACCOUNT AUTHENTICATION SERVICE the specification of which, 1. is attached hereto. (check one) 2. was filed on <u>Aprl 24, 2001</u> U.S. Application No. <u>09/842,313</u> and was amended on December 22, 2005; December 5, 2005; February 25, 2005; October 4, 2004; May 25, 2001. was filed on _____ PCT International Application No. and was amended on _____ I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application. Prior Foreign Application(s) I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or (f), or §365(b) of any foreign application for patent or inventor's certificate listed below, or under §365(a) of any PCT international application which designated at least one country other than the United States listed below, and I have identified below, by checking the box, any foreign application for patent or inventor's certificate, or any PCT International application having a filing date before that of the application on which priority is claimed: Priority Not Cert. Copy Claimed Attached (Application No.) (Country) (Filing Date) (Application No.) (Country) (Filing Date)

Power of Attorney

And I hereby appoint the law firm of Beyer Law Group LLP and all practitioners who are associated with the Customer Number 58766 as my principal attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Direct Correspondence To:

Customer Number 58766

Direct Telephone Calls To: Jonathan O. Scott at telephone number (612) 252-3330

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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